



U.S. BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS

**ENTERED**

TAWANA C. MARSHALL, CLERK  
THE DATE OF ENTRY IS  
ON THE COURT'S DOCKET

**The following constitutes the ruling of the court and has the force and effect therein described.**

**Signed September 5, 2013**

  
**United States Bankruptcy Judge**

IN THE UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS  
WICHITA FALLS DIVISION

IN RE:

CASE NO: 12-70429-HDH-13

TERESA RAMSEY

HEARING DATE: 9/18/2013

HEARING TIME: 10:00 AM

**ORDER APPROVING TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS, OBJECTION  
TO CLAIMS AND PLAN MODIFICATION (if required)**

On this day came on to be heard the Trustee's Recommendation Concerning Claims and Plan Modification (if required) (TRCC). It appears to the Court that due notice has been given to all creditors, Debtor(s) and Debtor's counsel, if any, and the TRCC complies with Bankruptcy Rule 3007, General Order 2010-01, and the confirmed plan in this case.

IT IS THEREFORE ORDERED, that treatment as indicated in the TRCC shall commence the month following the hearing date referenced above, and

IT IS THEREFORE ORDERED, that the objection to creditor claims in Section I and II shall be allowed as indicated in the TRCC, and

IT IS THEREFORE ORDERED, that the creditor claims and treatment in Section III shall be allowed as indicated in the TRCC, and

IT IS THEREFORE ORDERED, that pursuant to 11 U.S.C. Section 1329, and in accordance with General Order 2010-01 Section 8, the Trustee's Modification of Debtor's(s') Confirmed Plan, shall be approved as follows:

DATCU Credit Union's \$33,798.46 secured claim, clerk's claim #10, is shown as fully secured to allow direct payment by debtor. JPMorgan Chase is allowed a \$735.69 secured claim for mortgage arrears valued for \$56,451.00 and paid 6.5% over a 36 month term with monthly payments of \$32.37.

### End of Order ###

/s/ Walter O'Cheskey

Walter O'Cheskey  
Chapter 13 Trustee